

<p align="center"><b>MSHDA</b>  <b>Office of Community Development</b>  <b>HOUSING RESOURCE FUND SUMMARY</b></p>
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## V. ACRONYMS

<b>ADDI</b>	American Dream Downpayment Initiative
<b>ADR</b>	Acquisition Development Resale, see Homebuyer Component section
<b>AHP</b>	Affordable Housing Program (FHLB)
<b>AMI</b>	Area Median Income, adjusted for family size
<b>ARRA</b>	American Recovery and Reinvestment Act, 2009 (includes NSP2)
<b>BOCA</b>	National Building Code
<b>CAA</b>	Community Action Agency
<b>CAT</b>	Community Assistance Team (MSHDA)
<b>CBDO</b>	Community Based Development Organization
<b>CDBG</b>	Community Development Block Grant
<b>CDC</b>	Community Development Corporation
<b>CDFI</b>	Community Development Financial Institution
<b>CEDAM</b>	Community and Economic Development Association of Michigan
<b>CGO</b>	CHDO General Operating
<b>CHDO</b>	Community Housing Development Organization
<b>CIP</b>	Community Investment Program (FHLB)
<b>CN</b>	Critical Needs
<b>COC</b>	Communities of Choice
<b>CRA</b>	Community Reinvestment Act (of 1977)
<b>CSH</b>	Corporation for Supportive Housing
<b>CWHSSA</b>	Contract Work Hours and Safety Standards Act
<b>DBRA</b>	Davis-Bacon and Related Acts
<b>DCH</b>	Department of Community Health
<b>DDA</b>	Downtown Development Authority
<b>DELEG</b>	Department of Energy, Labor and Economic Growth (formerly DLEG and CIS)
<b>DEQ</b>	Dept of Environmental Quality
<b>DGM</b>	Development Grant - MSHDA funds (homeless)
<b>DHS</b>	Department of Human Services
<b>DID</b>	Downtown Improvement District
<b>DNR</b>	Department of Natural Resources
<b>DOE</b>	US Department of Energy
<b>DOL</b>	Department of Labor
<b>DPA</b>	Down Payment Assistance
<b>EC</b>	Enterprise Community
<b>ELI</b>	Extremely Low Income
<b>EZ</b>	Empowerment Zone
<b>FEMA</b>	Federal Emergency Management Agency
<b>FHA</b>	Federal Housing Administration, result of 1934 Federal Housing Act
<b>FHEO</b>	Fair Housing and Equal Opportunity
<b>FHLB</b>	Federal Home Loan Bank (not Federal monies)
<b>FLSA</b>	Fair Labor Standards Act
<b>FMR</b>	Fair Market Rent
<b>FNMA</b>	Federal National Mortgage Association (Fannie Mae)
<b>FOIA</b>	Freedom of Information Act

<b>FONSI</b>	Finding of No Significant Impact
<b>Freddie Mac</b>	Federal Home Loan Mortgage Corporation
<b>FSR</b>	Financial Status Report (OCD)
<b>FY</b>	Fiscal Year
<b>GAO</b>	General Accounting Office
<b>GNMA</b>	Government National Mortgage Association (Ginnie Mae)
<b>HAC</b>	Housing Assistance Council (provides TA to rural self-help housing sponsors) ruralhome.org
<b>HERA</b>	Housing and Economic Recovery Act of 2008 (includes NSP1)
<b>HOME</b>	HOME Investment Partnership Program
<b>HOPWA</b>	Housing Opportunities for People With Aids
<b>HPR</b>	Homebuyer Purchase Rehab
<b>HQS</b>	Housing Quality Standards
<b>HRF</b>	Housing Resource Fund
<b>HUD</b>	US Department of Housing & Urban Development
<b>HVP</b>	Office of Housing Voucher Programs (MSHDA)
<b>IDIS</b>	Integrated Disbursement Information System
<b>LDFA</b>	Local Development Financing Authority
<b>LI</b>	Low Income
<b>LIHEAP</b>	Low Income Home Energy Assistance Program
<b>LIHTC</b>	Low Income Housing Tax Credit
<b>LINKS</b>	Links to Homeownership
<b>LISC</b>	Local Initiative Support Corporation (partner to support local agencies)
<b>LLC</b>	Limited Liability Corporation
<b>LMI</b>	low- and moderate-income persons
<b>LP</b>	Limited Partnership; Limited Partner
<b>LTV</b>	Loan to Value = Loan Amount divided by Appraised Value
<b>MBE</b>	Minority Business Enterprise
<b>MCAH</b>	Michigan Coalition Against Homelessness
<b>MCC</b>	Mortgage Credit Certificate
<b>MCDDA</b>	Michigan Community Development Directors Association
<b>MDCR</b>	Michigan Department of Civil Rights
<b>MDFA</b>	Michigan Downtown and Financing Association
<b>MEDC</b>	Michigan Economic Development Corp (CDBG)
<b>MHPN</b>	Michigan Historic Preservation Network, Inc.
<b>MHRSN</b>	Michigan Housing Rehabilitation Specialists Network
<b>MPCB</b>	Multi-Purpose Collaborative Bodies (now known as "Community Collaboratives")
<b>MSCA</b>	Michigan Small Communities Association
<b>MSHDA</b>	Michigan State Housing Development Authority

<b>NEF</b>	National Equity Fund
<b>NEPA</b>	National Environmental Policy Act OF 1969
<b>NEZ</b>	Neighborhood Enterprise Zone
<b>NIMBY</b>	"Not In My Back Yard"
<b>NOFA</b>	Notice of Funding Availability
<b>NOI</b>	Notice of Interest; Notice of Intent
<b>NPP</b>	Neighborhood Preservation Program
<b>NSP</b>	Neighborhood Stabilization Program
<b>OCD</b>	Office of Community Development
<b>OIG</b>	Office of the Inspector General (HUD)
<b>OSA</b>	Office of Services to the Aging
<b>PI</b>	Program Income
<b>PILOT</b>	Payment In Lieu of Taxes
<b>PIP</b>	Property Improvement Program
<b>PITI</b>	Principle, Interest, Taxes, Insurance
<b>PJ</b>	Participating Jurisdiction
<b>PMI</b>	Private Mortgage Insurance
<b>PSA</b>	Public Service Announcement
<b>PSD</b>	Principle Shopping District
<b>QAP</b>	Qualified Allocation Plan
<b>RD</b>	Rural Development, USDA
<b>RHI</b>	Rural Homelessness Initiative
<b>RHP</b>	Replacement Housing Program
<b>RROF</b>	Request for Release of Funds
<b>RZ</b>	Renaissance Zone
<b>SEM</b>	Southeast Michigan Development (MSHDA)
<b>SEMCOG</b>	Southeast Michigan Council of Governments
<b>SER</b>	State Emergency Relief
<b>SHHI</b>	Supporting Housing and Homeless Initiatives (MSHDA)
<b>SHOP</b>	Self Help Homeownership Opportunity Program (USDA, RD)
<b>SHP</b>	Supportive Housing Program (HUD)
<b>SHPO</b>	State Historic Preservation Office
<b>SRO</b>	Single Room Occupancy
<b>TA</b>	Technical Assistance
<b>TBRA</b>	Tenant Based Rental Assistance
<b>TIFA</b>	Tax Increment Financing Authority
<b>URA</b>	Urban Redevelopment Authority
<b>USDA-RD</b>	US Department of Agriculture - Rural Development
<b>VL</b>	Very Low Income
<b>WBE</b>	Women Business Enterprise